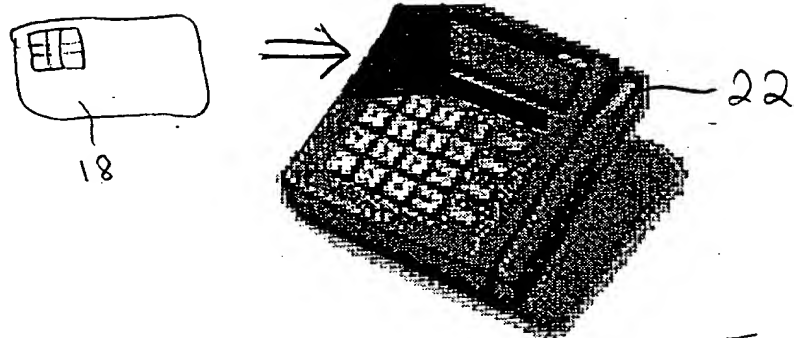


Load Device

FIG. 1 (Prior Art)

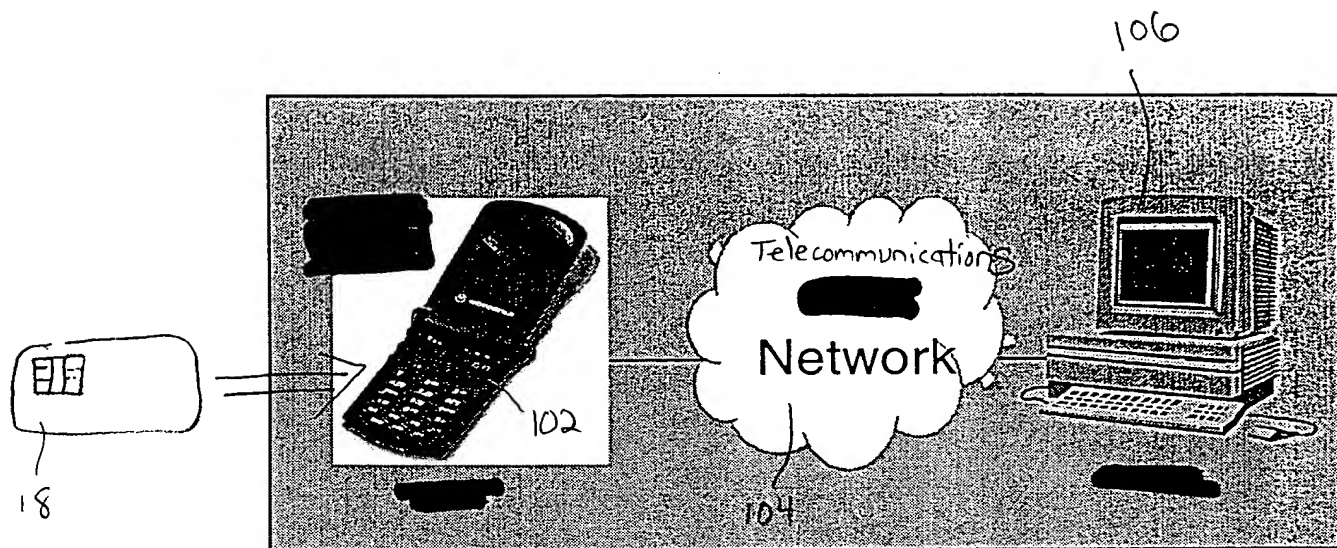


Purchase Terminal

FIG. 2 (Prior Art)

09587092 053100

09587092-053100



Smart Card Transaction System
FIG 3

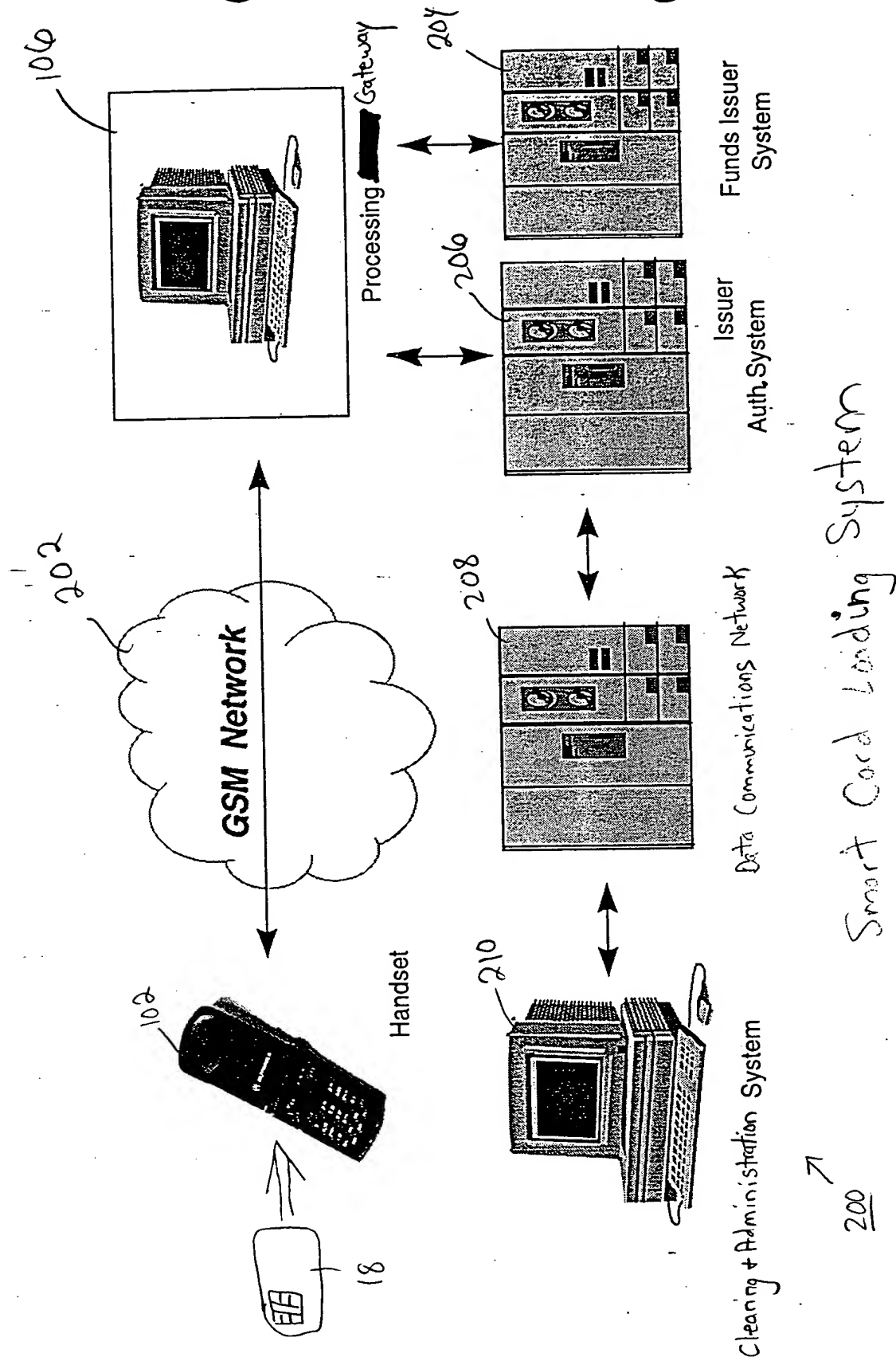


FIG. 4

NOTES: 2504356

206 Issuer Auth. System

204 Funds Issuer

Processing Gateway

GSM Network

SIM

Handset

User

Card

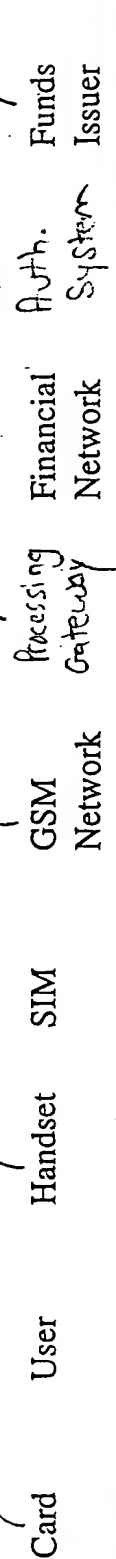
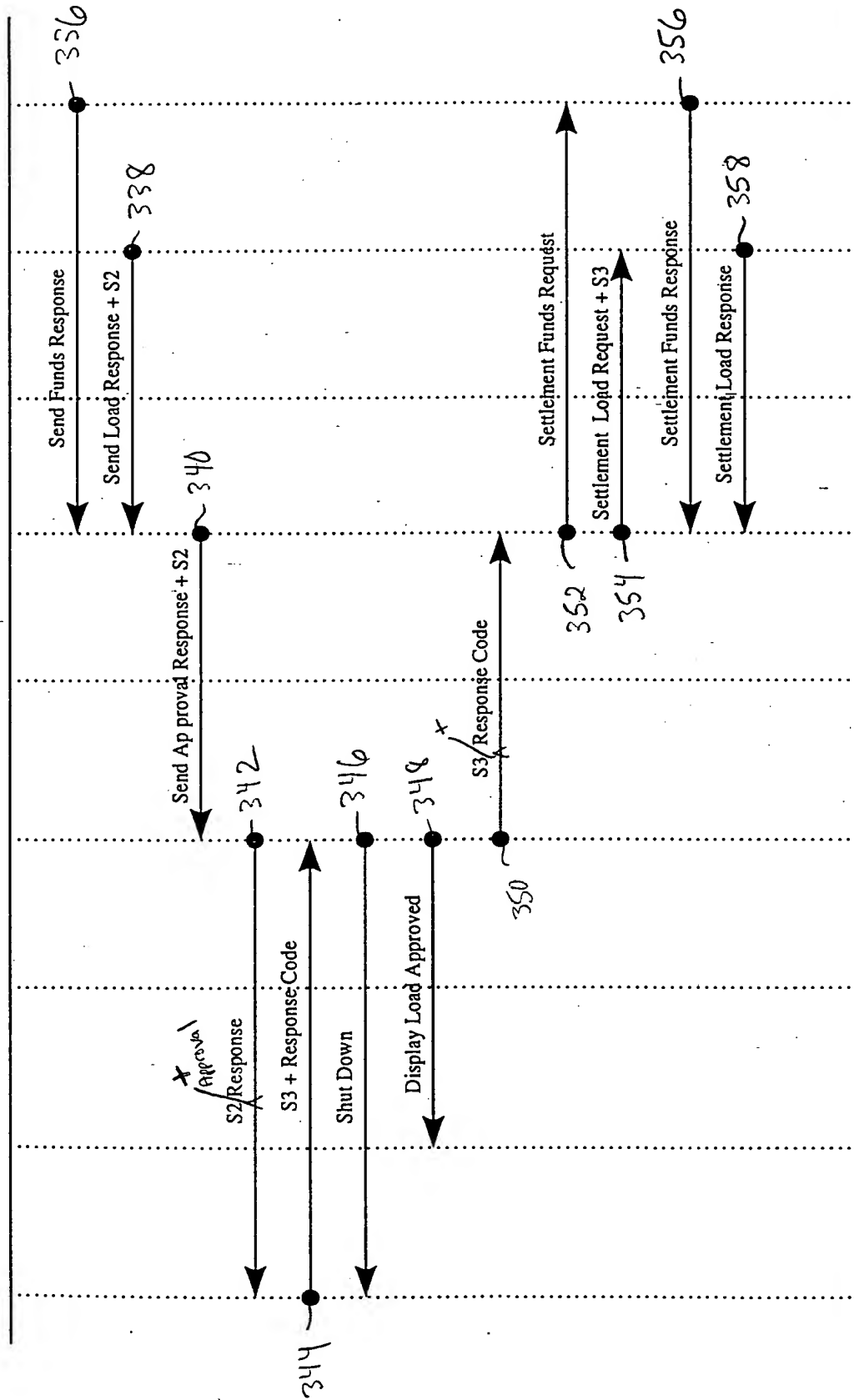


FIG. 5A Loading System Process Flow

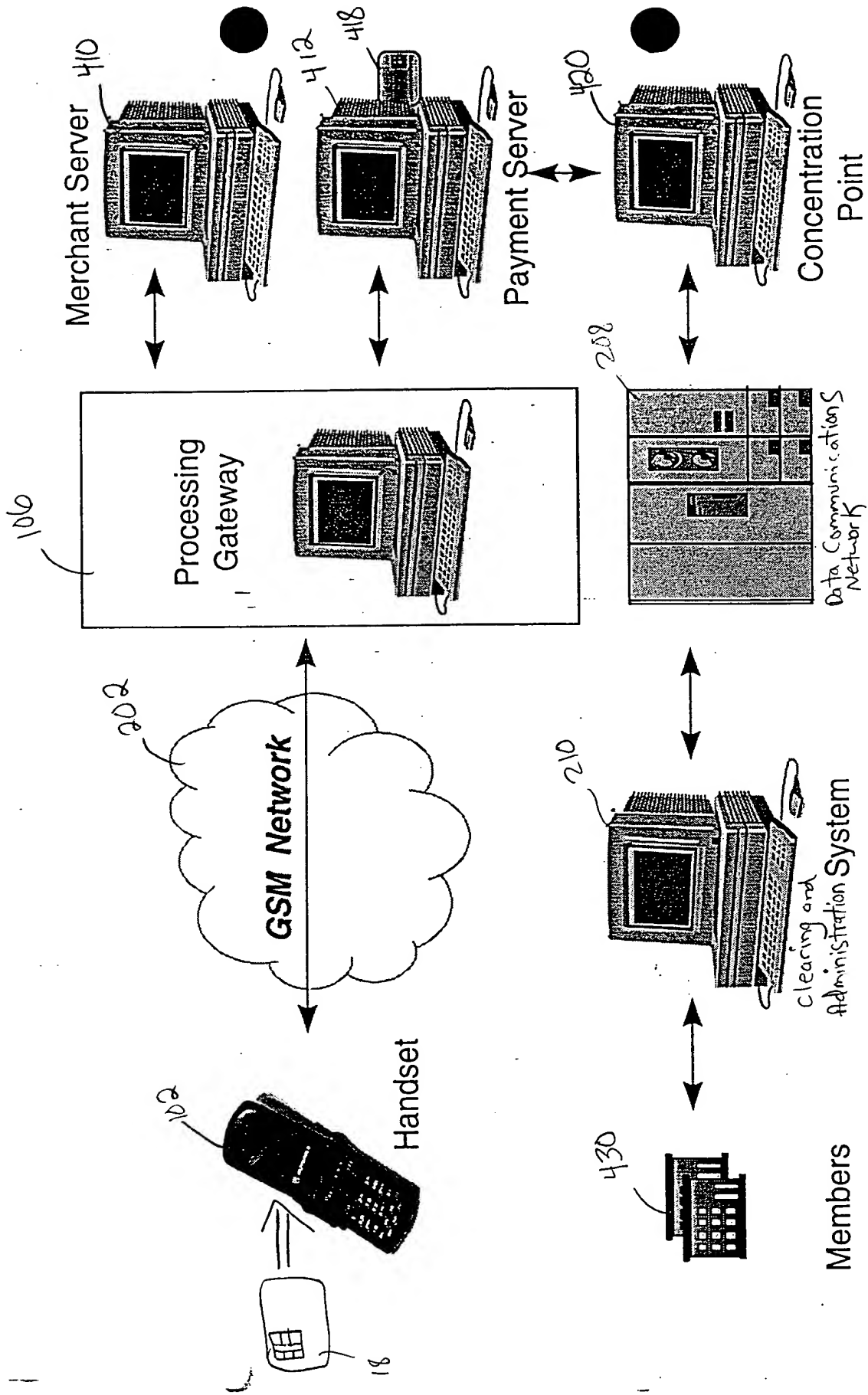
300

Card User Handset SIM GSM Network Processing Gateway Financial Network Auth. System Funds Issuer



Card User Handset SIM GSM Network Processing Gateway Financial Network Auth. System Funds Issuer

FIG. 5B Loading System Process Flow



Smart Card Purchasing System

FIG. 6

